

**Information to identify the case:**

Debtor 1	<b>Taye Coles</b>	Social Security number or ITIN	<b>xxx-xx-9673</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter	<b>7 10/7/16</b>
Case number: <b>16-23777-CMB</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Taye Coles	
2. All other names used in the last 8 years		
3. Address	569 Lobinger Avenue Braddock, PA 15104	
4. Debtor's attorney Name and address	Russell A. Burdelski The Law Offices of Russell A. Burdelski 1020 Perry Highway Pittsburgh, PA 15237-2109	Contact phone 412-366-1511
5. Bankruptcy trustee Name and address	Jeffrey J. Sikirica BLUMLING & GUSKY, LLP 1200 Koppers Building 436 Seventh Avenue Pittsburgh, PA 15219	Contact phone 412-227-2500, Ext 581
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 &gt;

Debtor **Taye Coles**

Case number **16-23777-CMB**

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 11/9/16
The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . <b>Photo ID/Delays:</b> For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.		
<b>7. Meeting of creditors</b>	<b>December 19, 2016 at 02:00 PM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
<b>Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting</b>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
<b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul>		
<b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 2/17/17
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Taye Coles**  
Debtor(s)

Bankruptcy Case No.: 16-23777-CMB  
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: November 9, 2016

Carlota M. Bohm  
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Taye Coles  
 Debtor

Case No. 16-23777-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Nov 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2016.

db	+Taye Coles, 569 Lobinger Avenue, Braddock, PA 15104-2262
aty	+Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
tr	+Jeffrey J. Sikirica, BLUMLING & GUSKY, LLP, 1200 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1848
14317490	+ALLEGHENY HEALTH NETWORK, PO BOX 645266, Pittsburgh, PA 15264-5250
14317492	ASPIRE VISA, PO BOX 105555, Atlanta, GA 30348-5555
14302534	+BANK OF NEW YORK MELLON, 1270 NORTHLAND DRIVE, STE 200, Saint Paul, MN 55120-1176
14302535	+BANK OF NEW YORK MELLON, C/O KLM LAW GROUP, 701 MARKET STREET, STE 5000, Philadelphia, PA 19106-1541
14317495	+BANKFIRST, c/o ASSET ACCEPTANCE, PO BOX 2036, Warren, MI 48090-2036
14317497	HOUSEHOLD RETAIL, c/o SCS, PO BOX 9100, Farmingdale, NY 11735-9100
14317498	+JPMORGAN CHASE BANK, 3415 VISION DRIVE, Columbus, OH 43219-6009
14317499	+NOVAK, BERKOWITZ & ROSENBERG, 532 S AIKEN STREET, SUITE 520, Pittsburgh, PA 15232-1521
14317500	PARTNERS IN NEPHRO & ENDO, 5171 LIBERTY AVENUE, Pittsburgh, PA 15224-2254
14317501	RJM ACQUISITIONS, PO BOX 18006, Hauppauge, NY 11788-8806
14317503	+WPHAS- PHYSICIAL, c/o CREDIT MANAGEMENT, PO BOX 16341, Pittsburgh, PA 15242-0341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.	
aty	E-mail/Text: atyrusb@choicetonemail.com Nov 10 2016 01:39:57 Russell A. Burdelski, The Law Offices of Russell A. Burdelski, 1020 Perry Highway, Pittsburgh, PA 15237-2109
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 10 2016 01:40:30 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpreregion03.pi.ecf@usdoj.gov Nov 10 2016 01:40:41 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	EDI: BECKLEE.COM Nov 10 2016 01:23:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	EDI: ECAST.COM Nov 10 2016 01:23:00 eCAST Settlement Corporation, P.O. Box 35480, Newark, NJ 07193-5480
14317491	EDI: AMEREXPR.COM Nov 10 2016 01:23:00 AMEX, c/o URS LP, PO BOX 722929, Houston, TX 77272-2929
14317496	EDI: CBCSI.COM Nov 10 2016 01:23:00 CAVALRY KEY BANK, c/o CBCS, PO BOX 69, Columbus, OH 43216
14317502	EDI: VERIZONWIRE.COM Nov 10 2016 01:23:00 VERIZON WIRELESS, PO BOX 25505, Lehigh Valley, PA 18002-5505

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Duquesne Light Company
cr	The Bank of New York Mellon, f/k/a The Bank of New
14317493*	+BANK OF NEW YORK MELLON, 1270 NORTHLAND DRIVE, STE 200, Saint Paul, MN 55120-1176
14317494*	+BANK OF NEW YORK MELLON, C/O KLM LAW GROUP, 701 MARKET STREET, STE 5000, Philadelphia, PA 19106-1541

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: mgut  
Form ID: 309A

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Nov 09, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2016 at the address(es) listed below:

Jeffrey J. Sikirica trusteesikirica@consolidated.net,  
PA59@ecfcbis.com;a.a.farrell@comcast.net;KTosadori@bglaw-llp.com;JSikirica@bglaw-llp.com  
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New  
York, as successor to JPMorgan Chase Bank, N.A. f/k/a JPMorgan Chase f/k/a The Chase Manhattan  
Bank as Trustee for Asset Backed Securities Corporatio bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Russell A. Burdelski on behalf of Debtor Taye Coles atyrusb@choiceonemail.com

TOTAL: 5